

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF PUERTO RICO

IN RE:

ANGEL L MELENDEZ GONZALEZ  
MYRTA M SANTIAGO RODRIGUEZ

XXX-XX-6829

XXX-XX-7039

Debtor(s)

CASE NO. 04-12874 BKT

Chapter 13

FILED & ENTERED ON 03/18/2008

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge.  
IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11,  
United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 18 day of March, 2008.

  
Brian K. Tester  
U. S. Bankruptcy Judge

cc: All creditors

SEE THE BACK THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain *community property* owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay any damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Debts that are in the nature of alimony, maintenance, or support;
- a. Debts for most student loans;
- b. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- c. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- d. Debts provided for under section 1322(b) (5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due; and
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

# CERTIFICATE OF SERVICE

District/off: 0104-3  
Case: 04-12874

User: rodriguez  
Form ID: pdf001

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Total Served: 54

Date Rcvd: Mar 18, 2008

The following entities were served by first class mail on Mar 20, 2008.

db ANGEL L MELENDEZ GONZALEZ, URB LLANOS DE STA ISABEL CALLE 4 G 11, SANTA ISABEL, PR 00757  
jdb MYRTA M SANTIAGO RODRIGUEZ, URB LLANOS DE STA ISABEL CALLE 4 G1, SANTA ISABEL, PR 00757  
aty RAFAEL ESCALANTE, JOSE R. CARRION - CHAPTER 13 TRUSTEE, 500 Tanca Street,  
Ochoa Building, 5th Floor, Office 501, San Juan, PR 00901  
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140  
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
smg ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: INTERNAL REVENUE SERVICE, PO BOX 21126, PHILADELPHIA, PA 19114)  
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,  
SAN JUAN, PR 00918  
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +EDWARD A. GODOY, OFFICE OF THE U. S. TRUSTEE, OCHOA BUILDING, 3RD FLOOR,  
500 TANCA STREET, SUITE 301, SAN JUAN, PR 00901-1938  
ust +JOSE CARLOS DIAZ-VEGA, U.S. Trsutee, Ochoa Building, 500 Tanca Street, Suite 301,  
San Juan, PR 00901-1938  
ust +MARIA DE LOS ANGELES GONZALEZ, OFFICE OF THE US TRUSTEE, OCHOA BUILDING,  
500 TANCA ST SUITE 301, SAN JUAN, PR 00901-1938  
ust +MONSITA LECAROS ARRIBAS, OFFICE OF THE US TRUSTEE (UST), OCHOA BUILDING,  
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +MONSITA LECAROS ARRIBAS (MM), OFFICE OF THE US TRUSTEE, OCHOA BUILDING,  
500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +NANCY PUJALS, OFFICE OF THE US TRUSTEE, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
ust +OFFICE U.S. TRUSTEE, EXECUTIVE OFFICE OF THE US TRUSTEE, 500 TANCA STREET, SUITE 301,  
SAN JUAN, PR 00901-1938  
ust WIGBERTO LUGO MENDER, LUGO MENDER&CO, CENTRO INTERNACIONAL DE MERCADEO,  
CARR 165 TORRE I SUITE 501, GUAYNABO, PR 00968  
cr +VATIV RECOVERY SOLUTIONS LLC, PO BOX 19249, SUGAR LAND, TX 77496-9249  
2102375 AMERICAN AIRLINES, PO BOX 9025, DES MOINES IA 50368-9025  
2102363 AMERICAN EXPRESS, PO BOX 191759, SAN JUAN PR 00919-1759  
2102350 AMERICAN EXPRESS TRS CO INC, BECKET & LEE LLP, PO BOX 3001, MALVERN PA 19355-0701  
2102353 +ARMY & AIR FORCE EXCHANGE SERVICES, PO BOX 740933, DALLAS TX 75374-0933  
2102348 ASSOCIATES FINANCE, FORTUNO & FORTUNO FAS, PO BOX 13665, SAN JUAN PR 00908-3665  
2102376 ASSOCIATES FINANCE, 111 CARR 174 SUITE 2, MINILLAS INDUSTRIAL PARK, BAYAMON PR 00959-1910  
2102359 BANCO POPULAR, PO BOX 366818, SAN JUAN PR 00936-6818  
2102365 CITI CARDS, PO BOX 8120, SOUTH HACKENSACK NJ 07606-8120  
2102355 CITI-CARDS, PO BOX 70148, SAN JUAN PR 00936-8148  
2102343 CITIBANK CCSI, CARDONA-JIMENEZ LAW OFFICE, PO BOX 9023593, SAN JUAN PR 00902-3593  
2102366 CITIBANK NA, PO BOX 70319, SAN JUAN PR 00936-8319  
2120045 CITIBANK USA NA, PO BOX 71204, SAN JUAN PR 00936  
2102357 +COOP A/C SANTA ISABEL, PO BOX 812, SANTA ISABEL PR 00757-0812  
2140336 ECASSETTLEMENT CORP, ASSIGNEE OF CITIBANK USA NA, PO BOX 35480, NEWARK NJ 07193-5480  
2102367 EXCHANGE CREDIT PROGRAMS, PO BOX 830031, BALTIMORE MD 21283-0031  
2102351 FIRSTBANK-WESTERN AUTO, PO BOX 9146, SAN JUAN PR 00908-0146  
2102354 +GE CAPITAL CONSUMER CARD/PEP BOYS, PO BOX 960061, ORLANDO FL 32896-0061  
2102368 GORDONS, JEWELERS FIN SERVICE ZALE CORP, PO BOX 9722, GRAY TN 37615-9722  
2102347 ISLAND FINANCE PR INC, PO BOX 195369, SAN JUAN PR 00919-5369  
2102369 JC PENNEY, PO BOX 364788, SAN JUAN PR 00936-4788  
2102370 MARIANNE, PO BOX 659705, SAN ANTONIO TX 78265-9705  
2124708 +MONOGRAM CREDIT CARD BANK GA DBA WALMART, RECOVERY MANAGEMENT SYSTEMS CORP,  
25 SE 2ND AVE SUITE 1120, MIAMI FL 33131-1605  
2134226 +MONOGRAM CREDIT CARD BANK OF GEORGIA, 25 SE 2ND AVENUE, SUITE 1120, MIAMI FL 33131-1605  
2102349 +NEXCOM, PO BOX 740933, DALLAS TX 75374-0933  
2102373 ++PENTAGON FEDERAL CREDIT UNION, ATTN BANKRUPTCY DEPARTMENT, P O BOX 1432, ALEXANDRIA VA,  
22313-1432  
(address filed with court: PENTAGON FEDERAL CREDIT UNION, PO BOX 1432,  
ALEXANDRIA VA 22313-2032)  
2102352 +PENTAGON FEDERALCREDIT UNION, PO BOX 1445, ALEXANDRIA VA 22313-1445  
2102362 +PEP BOYS/BANK ONE NA, PO BOX 1802, DAYTON OH 45481-0001  
2102372 +SAM'S CLUB, MONOGRAM CREDIT CARD BANK GA, PO BOX 103104, ROSWELL GA 30076-9104  
2102361 SCOTIABANK, PO BOX 362649, SAN JUAN PR 00936-2649  
2102356 SCOTIABANK, JUAN A CUYAR COBB ESQ, PO BOX 9023905, SAN JUAN PR 00902-3905  
2102358 SEARS, PO BOX 71204, SAN JUAN PR 00936  
2102344 SEARS PREMIER CARD, PO BOX 105491, ATLANTA GA 30348-5491  
2102345 WALMART/MCCBG, PO BOX 530998, ATLANTA GA 30353-0998  
2102346 WESTERN AUTO, PO BOX 11853, SAN JUAN PR 00910-3853

The following entities were served by electronic transmission on Mar 18, 2008.

2102371 E-mail/PDF: ext\_ebn\_inbox@navyfederal.org Mar 18 2008 19:18:47 NAVY FEDERAL CREDIT UNION,  
PO BOX 3502, MERRIFIELD VA 22119-3100  
2146615 E-mail/Text: resurgentbknofications@resurgent.com  
RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE SC 29603-0587  
2146616 E-mail/Text: resurgentbknofications@resurgent.com  
SHERMAN ACQUISITION LP, RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE SC 29603-0587  
TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

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ust\* +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
TOTALS: 0, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

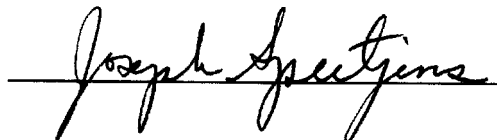
Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.